

Unique Selling Points

- No maximum age
- No minimum income
- Up to 4 applicants (utilising all incomes)
- Gifted deposits
- Lending in/into retirement permitted
- JBSP across all products no further LTV caps applied
- Complex incomes accepted
- Latest years income considered
- Benefit incomes accepted

- Applicants residing in all countries considered
- All foreign currencies considered
- 4.5x income multiple cap (no cap on £ for £ remortgages)
- Range of construction types accepted
- New build houses up to 90% LTV/Flats up to 80%*
- No minimum equity for IO applications (sale of property permitted)



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Unique Selling Points

Our Product Range

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Residential Fixed

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes
10146	6.29% Two Year Fixed	6.29%	£25,000 - £1,000,000	8.7%	60%	Purchase & Remortgage	ERC: 3% of the current balance in the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee
10147	6.39% Two Year Fixed	6.39%	£25,000 - £1,000,000	8.7%	80%	Purchase & Remortgage	ERC: 3% of the current balance in the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee
10148	6.69% Two Year Fixed	6.69%	£25,000 - £1,000,000	8.8%	90%	Purchase & Remortgage	ERC: 3% of the current balance in the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee

Residential Discount

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes
13172	2.55% Discount	6.19%	£25,000 - £1,000,000	6.5%	60%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for years 2 and 3	£499 arrangement fee
	for Term						OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	
13173	2.45% Discount	6.29%	£25,000 - £1,000,000	6.6%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for years 2 and 3	£499 arrangement fee
	for Term						OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	
13174	2.15% Discount	6.59%	£25,000 - £1,000,000	6.9%	90%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for years 2 and 3	£499 arrangement fee
	for Term						OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	



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Our Product Range

Residential



Powering Life

Residential Interest Only

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes
10151	6.39% Residential Interest Only Two Year Fixed	6.39%	£25,000 - £1,000,000	8.8%	60%	Purchase & Remortgage	ERC: 3% of the current balance in the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee
10152	6.49% Residential Interest Only Two Year Fixed	6.49%	£25,000 - £1,000,000	8.8%	75%	Purchase & Remortgage	ERC: 3% of the current balance in the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£499 arrangement fee
13177	2.45% Residential Interest Only Discount for Term	6.29%	£25,000 - £1,000,000	6.6%	60%	Purchase & Remortgage	ERC: 1% of the current balance in the first year and 0.5% for years 2 and 3 OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	£499 arrangement fee
13178	2.35% Residential Interest Only Discount for Term	6.39%	£25,000 - £1,000,000	6.7%	75%	Purchase & Remortgage	ERC: 1% of the current balance in the first year and 0.5% for years 2 and 3 OC: Can repay 10% of the advance amount in each of the first 3 years without penalty	£499 arrangement fee

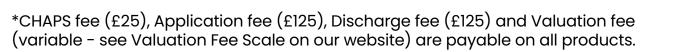


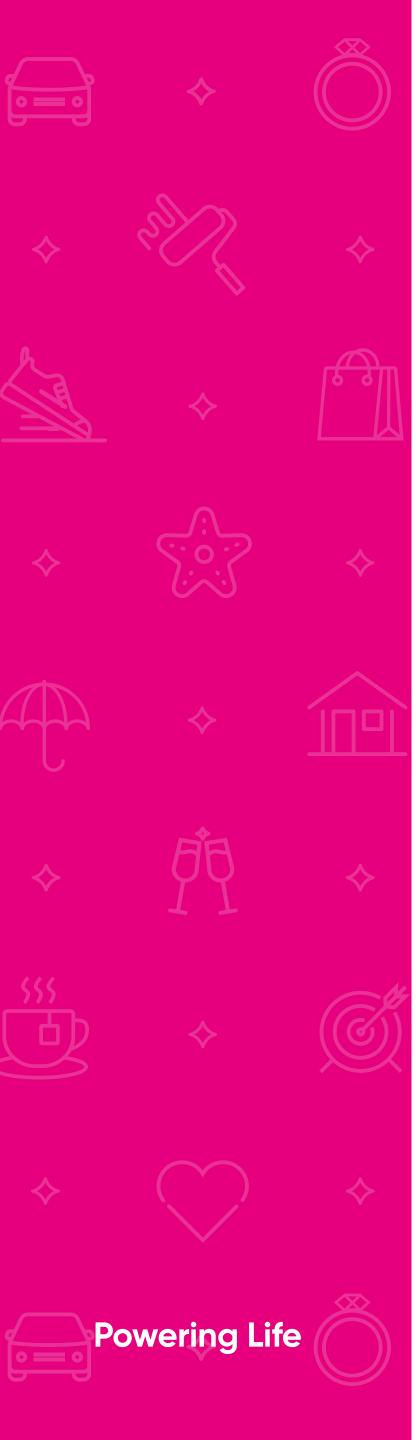
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Our Product Range

Residential





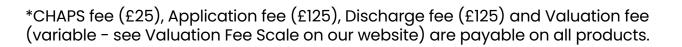
Ex-Pat Fixed

We do not require applicants to work for a multi-national company

Applications accepted from a wide range of countries

Over 160 currencies accepted

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/
10149	6.80% Expat Residential Two Year Fixed	6.80%	£25,000 - £1,500,000	8.8%	60%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in	£999 arrangement fee
10150	6.90% Expat Residential Two Year Fixed	6.90%	£25,000 - £1,500,000	8.9%	85%	Purchase & Remortgage	each of the first 2 years without penalty ERC: 3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee
25104	6.80% Expat BTL Two Year Fixed	6.80%	£25,000 - £1,000,000	9.3%	70%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee
25105	6.90% Expat BTL Two Year Fixed	6.90%	£25,000 - £1,000,000	9.3%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee
25106	6.80% Expat Holiday Let Two Year Fixed	6.80%	£25,000 - £1,000,000	9.3%	70%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee
25107	6.90% Expat Holiday Let Two Year Fixed	6.90%	£25,000 - £1,000,000	9.3%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product) OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£999 arrangement fee



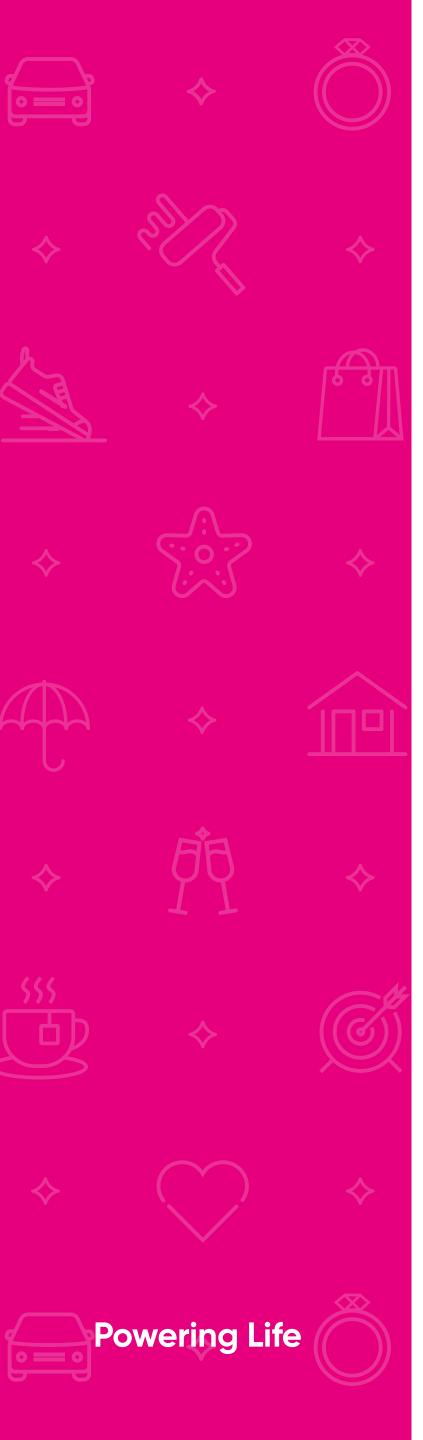


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Our Product Range

Ex-Pat



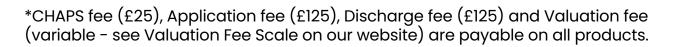
Ex-Pat Discount for Term

We do not require applicants to work for a multi-national company

Applications accepted from a wide range of countries

Over 160 currencies accepted

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes
25112	2.65% Expat BTL Discount for Term	6.59%	£25,000 - £1,000,000	7.0%	70%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product)	£999 arrangement fee
							OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	
25113	2.55% Expat BTL Discount for Term	6.69%	£25,000 - £1,000,000	7.2%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year (ERC is waived if they return to the UK and take out a retention product)	£999 arrangement fee
							OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	
13175	2.25% Expat Residential Discount for Term	6.49%	£25,000 - £1,500,000	6.8%	60%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year (ERC is waived if they return to the UK and take out a retention product)	
							OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	
13176	2.15% Expat Residential Discount for Term	6.59%	£25,000 - £1,500,000	6.9%	85%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year (ERC is waived if they return to the UK and take out a retention product)	
							OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	
25114	2.65% Expat Holiday Let Discount for Term	6.59%	£25,000 - £1,000,000	7.0%	70%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year (ERC is waived if they return to the UK and take out a retention product)	
							OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	
25115	2.55% Expat Holiday Let Discount for Term	6.69%	£25,000 - £1,000,000	7.2%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year (ERC is waived if they return to the UK and take out a retention product)	
							OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	





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Holiday Let

Affordability based on rental yield

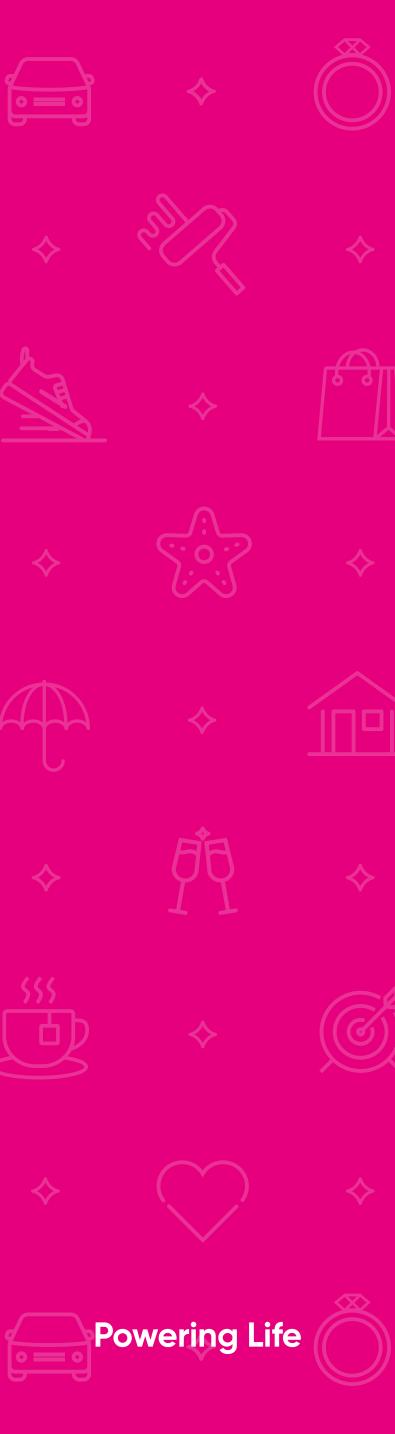
Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes
25110	2.85% Holiday Let Discount for Term	6.39%	£25,000 - £1,000,000	6.8%	60%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£750 arrangement fee
25111	2.75% Holiday Let Discount for Term	6.49%	£25,000 - £1,000,000	6.9%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£750 arrangement fee
25102	6.70% Holiday Let Two Year Fixed	6.70%	£25,000 - £1,000,000	9.2%	60%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£750 arrangement fee
25103	6.80% Holiday Let Two Year Fixed	6.80%	£25,000 - £1,000,000	9.3%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£750 arrangement fee



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Our Product Range

Holiday Let



Buy to Let

Consumer BTLs accepted

Affordability assessed on income where rental does not fit

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes
25108	2.85% BTL Discount for Term	6.39%	£25,000 - £1,000,000	6.8%	60%	Purchase & Remortgage	ERC: 1% of the current balance in the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£750 arrangement fee
25109	2.75% BTL Discount for Term	6.49%	£25,000 - £1,000,000	6.9%	80%	Purchase & Remortgage	ERC: 1% of the current balance in the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£750 arrangement fee
25100	6.70% BTL Two Year Fixed	6.70%	£25,000 - £1,000,000	9.2%	60%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£750 arrangement fee
25101	6.80% BTL Two Year Fixed	6.80%	£25,000 - £1,000,000	9.3%	80%	Purchase & Remortgage	ERC: 3% of the current balance for the first year and 1% for the second year OC: Can repay 10% of the advance amount in each of the first two years without penalty	£750 arrangement fee



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Our Product Range

Buy to Let									



Self-Build

Flexibility to the different project stages

Modern methods of construction considered

Code	Product	Current Rate	Min/Max ADV	APRC	Max LTV	Purchase or Remortgage	Early Repayment Charge (ERC) Overpayment Charge (OC)	Fees*/Incentives/ Notes
13179	2.10% Self- Build Discount for Term - Advance	7.14%	£25,000 - £1,000,000	7.5%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£1,000 arrangement fee
13180	2.20% Self- Build Discount for Term - Arrears	7.04%	£25,000 - £1,000,000	7.4%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£1,000 arrangement fee
13181	2.30% Eco Self- Build Discount for Term - Advance	6.94%	£25,000 - £1,000,000	7.3%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£1,000 arrangement fee
13182	2.40% Eco Self- Build Discount for Term - Arrears	6.84%	£25,000 - £1,000,000	7.2%	80%	Purchase & Remortgage	ERC: 1% of the current balance for the first year and 0.5% for the second year OC: Can repay 10% of the advance amount in each of the first 2 years without penalty	£1,000 arrangement fee



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Our Product Range

Self-Build			



Representative example



A mortgage of £257,173.00 payable over 23 years on our discounted rate at 1.50% below the Society's Residential Standard Variable Rate of 8.74% (variable) for the mortgage term of 23 years would require 276 monthly payments of £1,915.81 plus one initial interest payment of £1,581.37.

The total amount payable would be £531,009.93 made up of the loan amount plus interest (£273,171.93) and Valuation fee (£390), CHAPS fee (£25), Application Fee (£125) and Discharge fee (£125).

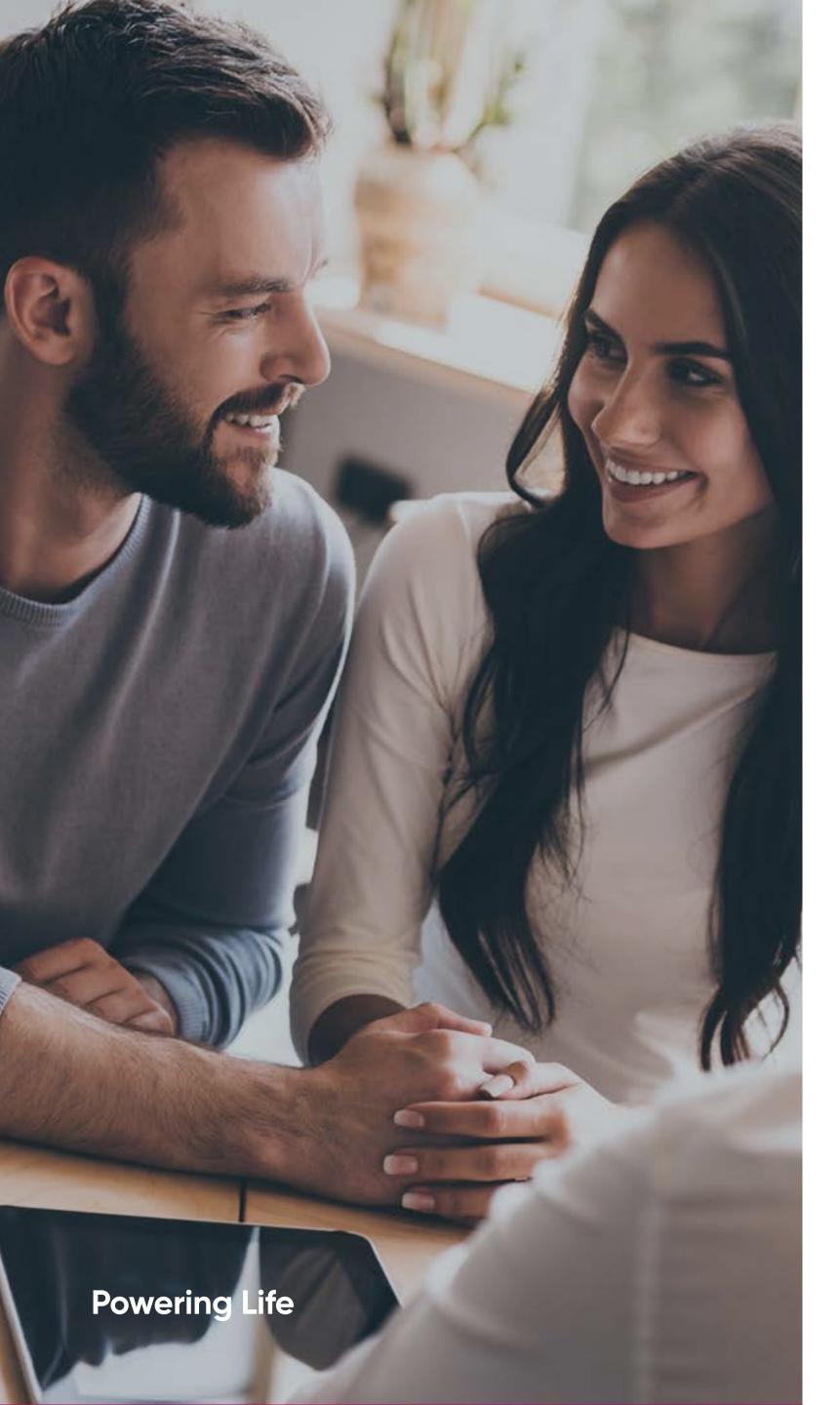
The overall cost for comparison is 7.6% APRC representative.



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Our Product Range

Representative Example



Minimum packaging requirements

The minimum packaging requirements for all cases:

- Fully completed Application form via our Intermediary Portal
- Signed Mortgage Application

 Declaration/Fee Declaration
- Two forms of ID for each applicant, one confirming name and one confirming address
- Fully completed Direct Debit Mandate
- Most recent bank statement for all personal current accounts held (only 1 month required)
- Latest savings statement only required for proof of deposit/ rental voids

- 3 months bank statements for all business current accounts held for self-employed borrowers
- Latest P60 & last three consecutive months payslips
- Last 3 years company accounts or SA302's (1 year if the self-employed product is selected)
- Valuation Fee (including £125 application fee). Please refer to Valuation Fee Scale

Underwriters may request additional statements if required.



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Our Product Range

Minimum Packaging Requirements



Ad-hoc packaging requirements

- If applicant has any other properties
 whatsoever, mortgaged or unencumbered (BTL/resi/holiday home) completed
 Property Schedule is required.
- Proof of retirement income
 is required when applicant
 is within 10 years of desired
 retirement age at the time of
 application.
- Proof of rental payment covering 12 months where applicable. Bank statements are required where Tenancy is not via a Professional Letting Agent or Private Landlord's reference. A reference alone is acceptable where Tenancy is managed by Letting Agent.

- Proof of mortgage payments, covering 12 months, where applicable.
- Proof of Deposit.
- Three Year's Proof of Residency if the applicant is not on Voters Roll.
- LMS declaration form.
- Consent to Mortgage form is required when there will be any persons residing in the property on completion age 17 or over.
- BTL Supplementary Declaration
- Memorandum of Sale of Housing Association for all Shared Ownership cases.



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Ad-hoc Packaging Requirements



Contact us

Your Business Development Team



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Manager



Tia-Louise Hickman
Telephone Business
Development
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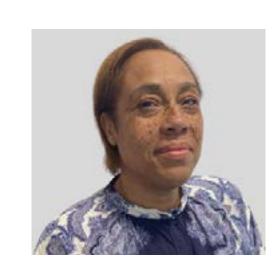


Charlene Howard

Telephone Business

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Email us on intermediaries@dudleybuildingsociety.co.uk



Call us on: **01384 489195**



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Our Product Range

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